

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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Circular No.130/2026

Date: 09.08.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

02.08.2026 to 08.08.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 02.08.2026 to 08.08.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 02.08.2026 & 08.08.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	03/08/2026	487/2026-27	NBG/SMEBU-MSME CREDI/32/2026-27	SME BUSINESS UNIT TRED-S- MODIFICATION IN PRICING	The Bank has issued a detailed instruction regarding TReDS policy, SOP and Limit & pricing matrix with reference to six earlier circulars. Now the competent authority has approved modifications to the pricing(Card Rate & Floor Rate) keeping all the other terms and conditions unchanged. The annexure to the circular contains card rates and floor rates of different categories of buyers
2	04/08/2026	488/2026-27	NBG/SMEBU-SCFU-E- dfs/41/2026-27	ELECTRONIC DEALER FINANCE SCHEME(E-DFS) TIE UP WITH SAMSUNG INDIA ELECTRONICS PVT LTD(SIEPL)FOR FINANCING TIER-2 PARTNERS(DISTRIBUTORS/RETAILERS)TH ROUGH SAMSUNG TIER-1 DISTRIBUTORS RENEWAL OF TIE UP WITH MODIFICATION IN TERMS AND CONDITIONS	SCFU Department has renewed the tie-up with Samsung India Electronics Pvt Ltd(SIEPL) for financing tier-2 partners through Samsung Tier-1 distributors with modifications in terms and conditions from the last tie-up renewal in September 2025. There are four points in the circular for strict compliance on the part of the operating functionaries related to E-DFS tie-up proposals as far as SIEPL is concerned.
3	04/08/2026	489/2026-27	NBG/SBIPL/5/2026-27	SBI PERSONAL LOANS: PROCESS FOR EXTENDING INTEREST RATE OF SGSP &CGSP TO RESPECTIVE EMPLOYEES OF STATE GOVT AND CENTRAL GOVT OWNED PSUS	The bank has put out detailed instructions through this circular instructing the operating functionaries to treat the employees of State Govt. and Central Govt. owned PSUs at par with the respective State or Central Government employees for purpose of personal loans including Rate of Interest. Operating functionaries are instructed to follow the nine points mentioned in Point no. 3 of the circular mentioning the process for passing the interest rate benefit to the employees of State and Central Government PSUs at par with their respective promoters government.
4	05/08/2026	490/2026-27	CCO/CPDP- ADV/37/2026-27	STANDARD OPERATING PROCEDURE(SOP) ON HANDLING DATA SHARING AND COMPLAINTS RELATED TO CREDIT INFORMATION COMPANIES(CICs)	With a view to facilitate better understanding of regulatory guidelines, a consolidated SOP has been revised in accordance with the RBI's regulatory guidelines on matters pertaining to data submission to Credit Information Companies(CICs), improving data quality(DQI) and strengthening of customer service rendered by CICs & Bank. The SOP contains five parts which covers all the RBI guidelines on Credit Information Reporting, Actionable for Business Units/Verticals(Bus/BVs/Departments and other areas.
5	05/08/2026	491/2026-27	ABU&GSS/AGRI- ICGL/33/2026-27	ABU & GSS DEPARTMENT: MULTIPURPOSE GOLD LOAN(FARM & ALLIED) "CHAMPIONS OF PRIORITY SECTOR SEASON 3.0: AGRI GOLD LOAN" CAMPAIGN 01 ST AUGUST 2026 TO 30 TH SEPTEMBER 2026	The Bank has launched "Champions of Priority Sector Season 3.0: Agri Gold Loan Campaign" from 1 st August 2026 to 30 th September 2026, with an objective to increase Agri Gold Loan portfolio, to improve achievement of PSL target, to increase share of risk mitigated portfolio, to activate maximum number of branches in agri gold loan and to encourage and motivate operating staff.
6	05/08/2026	492/2026-27	R&DB/BOD- IBA/20/2026-27	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS	The circular contains details of five transport operators that the IBA has sought information from member Banks on account of application from the operators for recommendation under the IBA scheme for recommending transport operators. The operating functionaries are requested to ascertain whether the Bank has any adverse information in respect of the mentioned transport operators for onward submission to IBA.

Shubhajyoti Chattopadhyay

General Secretary

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7	05/08/2026	493/2026-27	RB&O/DMD(Ops.-CM)/TPM/VM(Non-IT)/9/2026-27	RESOLUTION AND ESCALATION MECHANISM FOR DISPUTES RAISED BY THIRD-PARTY VENDORS	The Bank has issued guidelines for resolution and escalation mechanism for disputes raised by third-party vendors. Operating functionaries must note that these guidelines shall be applicable for third-party engagements in Outsourcing of Non-IT and Non-Banking activities only.
8	06/08/2026	494/2026-27	NBG/CVE-BU/NPS/16/2026-27	NATIONAL PENSION SYSTEM(NPS) PFRDA NPS VATSALYA CAMPAIGN: INSPIRING GROWTH IN NPS VATSALYA THROUGH INNOVATION, TEAMWORK AND EXCELLENCE(IGNITE) FROM 1 ST AUGUST 2026 TO 31 ST OCTOBER 2026	The Competent Authority, in order to accelerate momentum in enrolment of NPS Vatsalya thereby activating branches, has launched a campaign from 1 st August 2026 to 31 st October 2026. All the branches are urged to actively participate in the campaign and are strictly advised that there should not be forced/mis-selling of the product.
9	06/08/2026	495/2026-27	GMU/BACK OFFICE-FOREX/SP-MISC/9/2026-27	GLOBAL MARKETS LEGAL RESTRICTION ON CERTAIN BANKS ON ACCOUNT OF SANCTIONS BY EUROPEAN UNION(EU) AUTHORITIES	As per advise from SWIFT board, which is incorporated under Belgian law, on account of an official notice and instructions from European Union(EU) authorities certain Banks/Business Identifier Codes(BICs) will be disconnected from the SWIFT network. The operating functionaries are advised to note the changes in the circular very carefully.
10	06/08/2026	496/2026-27	NBG/RE, H&HD-HL/22/2026-27	REAL ESTATE AND HOUSING BUSINESS UNIT(REHBU) CAMPAIGN: "MISSION 10 TRILLION"	With the objective of achieving the milestone of Rs 10 trillion in Real Estate AUM by 31.08.2026, a campaign named 'Mission 10 Trillion' has been launched from the period 01.08.2026 to 31.08.2026 to increase sanctions, disbursements and portfolio growth thereby ensuring the achievement of the historic milestone within the stipulated timeline.
11	07/08/2026	497/2026-27	R&DB/CM&CS-CS/6/2026-27	"GRAHAK VELA" MEETING MODIFICATION IN THE EXISTING PARAMETERS	The Bank has launched a circular incorporating certain modifications in the existing "Grahak Vela" parameters to make it more competitive. New parameters wherein improvement is needed have been included primarily focusing on customer service parameters. The Revised Scoring Matrix is laid out in Annexure-I of this circular and it will be effective from the upcoming Grahak Vela meeting.
12	07/08/2026	498/2026-27	NBG/MEGSS/4/2026-27	ABU & GSS DEPARTMENT: WEAVER'S MUDRA SCHEME(WMS)	The Bank has reviewed the Weaver's Mudra Scheme(WMS) and incorporated revised guidelines under National handloom Development Programme. Operating functionaries are advised to follow the circular meticulously.
13	07/08/2026	499/2026-27	NBG/MEGSS/5/2026-27	NATIONAL ACTION FOR MECHANISED SANITATION ECOSYSTEM(NAMASTE) FORMERLY SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS(SRMS)	The Bank has launched a scheme National Action for Mechanised Sanitation Ecosystem(NAMASTE), previously known as SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS(SRMS), to assist manual scavengers identified during various surveys by the Govt., for their rehabilitation in alternative occupations. The operation functionaries are hereby advised to go through the product features in detail along with the SOP for subsidy, guarantee and verification of certificate which is included in Annexure-B.
14	07/08/2026	500/2026-27	R&DB/CM&CS-CS/7/2026-27	RANKING OF DGM(CX) AT CIRCLES FOR OPERATIONAL EXCELLENCE REVIEW MEETING- 1) CHANGE OF NOMENCLATURE TO "CIRCLE(CX)MONTHLY RANKINGS" 2) REVIEW OF PARAMETERS	The Bank has issued a circular for change in ranking parameters for DGM(CX) and change in nomenclature from "DGM(CX) Monthly Rankings" to Circle(CX) Monthly Rankings" in order to accord more weightage to the rankings.
15	07/08/2026	501/2026-27	NBG/SMEBU-SBI-CEL/33/2026-27	SME ADVANCES DISCONTINUATION OF PRODUCT SBI CONSTRUCTION EQUIPMENT LOAN	The product SBI Construction Equipment Loan has been discontinued by the competent authority from the date of issue of this circular.
16	07/08/2026	502/2026-27	NBG/RE, H&HD-HL/23/2026-27	REAL ESTATE AND HOUSING BUSINESS UNIT STANDARD OPERATING PROCEDURE(SOP) FOR INTERNAL OFFICE ACCOUNTS(BGL ACCOUNTS)	A consolidated Standard Operating Procedure(SOP) for internal Office Accounts(BGL Accounts) has been reviewed and updated in line with the policy on Internal Office Accounts. The updated SOP incorporates recent changes and provides revised guidelines on Internal Office Accounts.
17	07/08/2026	503/2026-27	DIGITAL BANKING/YG DBP/1/2026-27 &	RESPONSIBLE USAGE OF MICROSOFT 365 COPILOT-USAGE GUIDELINES AND PROMPT USAGE GUIDELINES	In order to promote a secure, responsible and effective utilization of Microsoft 365 Copilot across the Bank, the competent authority has approved Microsoft 365 Copilot- usage guidelines & prompt Usage Guidelines for compliance by all authorized users of the Microsoft 365 Copilot. The operating functionaries should sensitize themselves with the guidelines as Improper usage of the platform may expose the Bank to various obligator risks.

With revolutionary greetings,



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